

RISK MANAGEMENT ANALYSIS MATRIX			
		Indemnification and Insurance Provisions	Indemnification and Insurance Provisions
Rating	Definition	Commodities	Services
<b>LOW</b> Service Agreements: <ul style="list-style-type: none"> <li>▪ Inter-Agency;</li> <li>▪ Routine Political Subdivision;</li> <li>▪ Professional Services <b>Not</b> Requiring On-Site Services; and</li> <li>▪ Some Leases</li> </ul>	Presents a minimal threat to safety, health and well being of participants and third parties, has little potential to cause disruption of business schedule, financial loss/increased cost, or degradation of performance.	None  or  No Indemnification of Liability with Certificate of Insurance	None  or  No Indemnification of Liability with Certificate of Insurance
<b>MODERATE</b> <ul style="list-style-type: none"> <li>▪ <b>Professional</b> Services Agreements Requiring On-Site Services</li> </ul>	Special intellectual ability required to perform the contracted services some of which will be performed on-site.	N/A	Limited Vicarious Liability with Certificate of Insurance and Additional Insured Endorsement and Errors and Omissions Coverage
<b>MODERATE</b> <ul style="list-style-type: none"> <li>▪ DEFAULT for Routine <b>Non-Professional</b> Services;</li> <li>▪ Political Subdivisions Hiring Subcontractor; and</li> <li>▪ Routine Leases</li> </ul>	Potential to cause injury/illness, property damage, some disruption of business schedule, financial loss/ increased cost, or degradation of performance.	Limited Vicarious Liability with Certificate of Insurance and Additional Insured Endorsement	Limited Vicarious Liability with Certificate of Insurance and Additional Insured Endorsement
<b>HIGH RISK</b> <ul style="list-style-type: none"> <li>▪ <b>Requires More Stringent Provisions</b> – Requires Authorization From OMB Director's Designee</li> </ul> <b>SFN 58571</b>	State has little or no supervision or control over contractor's actions which may cause severe injury/ death, major property damage, significant disruption of business schedule, financial loss/increased cost, or degradation of performance.	Intermediate with Additional Insured Endorsement	Intermediate with Additional Insured Endorsement